

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:      Cross, et al.

Serial No.:                      Unassigned                      Group Art Unit:                      Unassigned

Filed:                              March 24, 2004                      Examiner:                              Unassigned

For:                                  METHOD AND SYSTEM FOR REAL-TIME TRANSACTIONAL  
INFORMATION PROCESSING

Atty Dkt. No.:                      86,624-009

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97**

Dear Sir:

Applicant submits this Information Disclosure Statement in accordance with the duty of disclosure under 37 C.F.R. §1.56 and §1.97-1.98 C.F.R. §1.56 and §1.97-1.98. Enclosed herewith is the List of Patents for Applicant's Information Disclosure Statement (PTO-1449).

Inasmuch as each of the references listed on attached Form PTO-1449 is in English, no further commentary by Applicant is believed necessary, 37 C.F.R. §1.98(a)(3). Applicant respectfully solicits the Examiner's consideration of the cited references and entry thereof into the record of this application.

Applicant, by submitting this Information Disclosure Statement, is attempting to fully comply with the duty of candor and good faith mandated by 37 C.F.R. §1.56. As such, this Information Disclosure Statement is not intended to constitute an admission that any of the enclosed references, or other information referred to therein, is otherwise "material to patentability," as that term is defined in that section.

Respectfully submitted,



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